

PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3077

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
)  
Sanjeev Kumar CHANDAK et al. ) Group Art Unit: 3622  
)  
Application No.: 09/996,944 ) Examiner: John W. Van Bramer  
)  
Filed: November 30, 2001 )  
)  
For: METHODS, SYSTEMS AND ) Confirmation No.: 3988  
ARTICLES OF MANUFACTURE )  
FOR MANAGING FINANCIAL )  
ACCOUNTS WITH REWARD )  
INCENTIVES )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**PETITION FOR EXTENSION OF TIME**


Applicants petition for a one month extension of time to reply to the Final Office Action mailed April 10, 2006, extending the period for reply through August 10, 2006. A fee of \$120.00 is enclosed.

Please grant any extensions of time required to enter this response and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: August 10, 2006

By:   
C. Gregory Gramenopoulos  
Reg. No. 36,532